## REMARKS

Applicants would like to thank the examiner for the careful consideration given the present application. The application has been carefully reviewed in light of the Office action, and amended as necessary to more clearly and particularly describe and claim the subject matter which applicants regard as the invention.

The figures were objected to for containing foreign language. New figures are being provided to the Examiner for his approval that do not contain a foreign language. Figures 13 and 14 were objected to for not being labeled --prior art--. Proposed drawing amendments for these figures have been submitted for the Examiner's approval.

The specification was objected to for not including a "required" section entitled "Field of the Invention." The rules do not require a section entitled "Field of the Invention (see 37 CFR §1.77). The MPEP, in section 608.01(a) states that a statement of the field of art to which the invention pertains should be included. Such a statement is included in the application at page 1, lines 7-16. There is no requirement that a heading "Field of the Invention" be included. Therefore, the application complies with the rules of the MPEP. Applicant requests that the Examiner reconsider his objection to the specification because the requested section is not required by the rules nor by the MPEP.

The specification was also objected to for including a section entitled "Brief Summary of the Invention" that is not brief. Neither the rules nor the MPEP define the term "brief", which is a relative term and depends on the circumstances. MPEP section 608.01(d) requires the "Brief Summary of the Invention" to indicate the nature and the substance of the invention, and was written to aid in the understanding of the invention. The section as written meets all of the requirements of MPEP section 608.01(d). Applicant requests that the Examiner reconsider this

objection to the specification.

The specification was further objected to for including multiple reference numbers. The applicant uses a second set of reference numbers in parentheses to refer to the "action" taking place, while the first set of references numbers not in parentheses refers to the element undergoing the action. Applicant has provided a clarifying paragraph for inserting into the section. Applicant is unaware of any requirement that multiple reference numbers are prohibited or even discouraged (see MPEP 608.01(g)).

The claims were objected to for improper multiple dependency. The amended claims overcome the objection.

Claims 1-8, 13-19, 21, 23-30, 32-37, 39-46, and 48-53 were rejected under 35 U.S.C. §112, second paragraph, for being indefinite. The Office action states that these claims contain grammatical and idiomatic errors. For the following reasons, this rejection is respectfully traversed.

Claims 1-3, contain no known grammatical or idiomatic errors, thus the rejection under 35 U.S.C. §112, second paragraph is traversed.

Claim 4 has been amended to address the Examiner's rejection.

Claims 5 and 6 contain no known grammatical or idiomatic errors, and no longer depend on any claim that contains known grammatical or idiomatic errors, and thus overcome the rejection.

Claims 7, 8, 48, and 53 were been amended to overcome the rejection to the language "at hand", although applicant denies that the original language was in any way improper, indefinite, or not clearly understandable.

The Examiner found the language "in a case where" in claims 4, 14, 26, and 30 to be indefinite. The Applicant disputes that this language is in any way indefinite, ungrammatical,

or idiomatic. The language sets up a conditional statement, which is clear in the context in which the language is used, and follows common English language as practiced in the United States. Accordingly, applicant traverses the §112, second paragraph rejection based on the use of this language.

Claims 4 and 26 have been amended to remove the "is disposed to be stationary" language, thus overcoming the rejection based on that language.

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The Examiner found the "thus-issued" language in claim 14 to be indefinite. The language has been removed from the claim, overcoming the rejection based on this language.

The Examiner found the "forcibly transmits" or "forcibly transmitting" language of claims 8, 30, 48 and 49 to be indefinite. Applicant disputes that this language is indefinite or otherwise improper. The language is used and explained in the specification (see, for example, pages 57-58) and is thus not indefinite. Accordingly, Applicant traverses the §112 rejection based on this language.

Claims 3 and 41 have been amended to address the Examiner's rejection for lack of antecedent basis of the phrase "the electronic ticket", and thus overcomes the rejection.

Claim 4 was rejected for lack of antecedent basis for the term "the terminal". Applicant maintains that the term has sufficient antecedent basis (see line 2 of claim 3, upon which claim 4 depends). The Examiner asserts that there are claimed in claim 4 two types of terminals, making the term "the terminal" indefinite. Applicant asserts that there are not two types of terminals in the claim. Claim 4 states that "in a case where the terminal is a portable mobile terminal", which explicitly, by its language, is a conditional statement that specifies that, when the terminal is of the type "a portable mobile terminal", it is treated in a certain way. However, there is nothing in claim 4, nor in the claims upon which claim 4 depends, implying that there are two types of terminals referred to in the claim. Accordingly, the term "the terminal" is not

indefinite and thus the Applicant traverses the §112 rejection based on this language.

Claims 38 and 40 have been amended to address the Examiner's rejection for insufficient antecedent basis, and thus overcome the rejection.

The remaining claims rejected for grammatical or idiomatic reasons either have no such problems, or depend on a claim addressed above, and thus overcome the rejection.

The Office action, in reference to claims 45 and 46, states that "the claims are confusing since the language recited regarding the movement of the certificate and the electronic asset are not clear", further stating that "both certificate and asset are within the same server". The claims must be read in light of the specification for a full understanding of the meaning of the claims. The language of the claims, read in light of the specification and the drawings, clearly specifies that the electronic asset and the exchange certificate are not resident in one location, but are transferred from one point (say, the server) to another (say, the terminal) and vice versa. The specification makes clear that the electronic asset and the exchange certificate are not devices or structure, but data items that are passed along from one device to another via a communication network, for example.

The Examiner suggests that the certificate has different characteristics depending on whether it is sent to a terminal or from a terminal. However, that is not necessarily the case, and not relevant to the matter being claimed. Further, it cannot be determined with specificity how many times a certificate might be passed, or examined, in one device or another. Consequently, the certificate is not, and should not be, defined based on its source or its destination, which would lead to a confusingly large number of potential permutations. Instead, the certificate is treated as a single entity during these operations, passed from one device to another, and then perhaps back again, and the claims are worded accordingly. The fact that the certificate may undergo some transformation, whether in space, time, or content, is not relevant to these

particular claims (nor can such transformation be determined with any specificity), and thus any such transformation is, therefore, ignored.

Applicant maintains that the path is clearly defined by the language of the claims read in light of the specification and, in particular, the drawings. Thus, applicant traverses the rejection of claims 45 and 46 because the applicant does not consider the claims to be confusing when read in light of the specification and drawings.

The Office action also states that the language "at least one of...and..." of claim 51 is confusing. Applicant asserts that this language of claim 51 is a proper variation of Markush language, specifying an alternative (see MPEP §2173.05(h)). Clearly, the language "one of A and B" is an acceptable (and regularly utilized) Markush structure, and it is not ambiguous nor indefinite. Modifying the language to read "at least one of A and B" is likewise acceptable, merely clarifying the option that the case of **both** A and B is also acceptable. Thus, applying the example to claim 51, "A" corresponds to "the terminal" while "B" corresponds to "a content of the receipt certificate". Accordingly, applicant traverses the Examiner's 112, second paragraph rejection based on the language cited by the Examiner.

The Examiner rejected claims 1-53 under 35 U.S.C. §112, second paragraph, for being indefinite for not specifying the "metes and bounds" of the term "electronic asset" within the specification. In particular, the Examiner wants clarification of the phrase "comprehensively encompasses" as used in the specification on page 41. This rejection is respectfully traversed for the following reasons:

In the specification, applicant states that "[h]ere, a term 'electronic asset' comprehensively encompasses an electronic prepaid card...an electronic ticket...and an electronic pay-per-view broadcast..." In this context, the Applicant is clearly stating that, for the particular embodiment being discussed in that section (i.e., the word "here"), the term

"electronic asset" encompasses all current and future aspects and variations of the concepts/items listed (i.e., electronic prepaid card, electronic ticket, and pay-per view broadcast), all of which are known and defined in the art, and thus require no definition in the specification. Consequently, applicant argues that the metes and bounds of an "electronic asset" are sufficiently defined by this terminology and no further clarification, other than that provided here, should be necessary. Obviously, not all embodiments are described, nor is there any requirement that the applicant do so.

Claims 1-8, 14-19, 21, 23-30, 32, 39-46, and 48-53 were rejected under 35 U.S.C. §103(a) as being unpatentable over Williams *et al.* (U.S. 6,016,484) in view of Goldschlag *et al.* (U.S. 6,108,644). For the following reasons, the rejection is respectfully traversed.

Claim 1 recites "issuance means for issuing an exchange certificate verifying a user's right to receive the electronic asset, and also for issuing the electronic asset corresponding to the exchange certificate." (lines 5-7), wherein the electronic asset is transmitted at a predetermined date and time by a server (lines 3-4 & 9-10). Neither reference teaches any similar issuance or server means.

Williams does not teach an electronic asset utilization system. Instead, Williams teaches a system for managing electronic payment options or an electronic monetary system.

Williams suggests that it's management scheme can support some forms of electronic assets, such as smart cards (see col. 2, lines 56-65). However, Williams does not teach the issuance of an exchange certificate which can be exchanged for an electronic asset. Neither does Williams suggest transmitting the electronic asset at a *predetermined* date and time. Instead, Williams suggests only a real-time transmission of electronic assets which is not predetermined.

Goldschlag does not overcome the Williams' shortcomings. Goldschlag teaches a means of issuing and re-issuing a specific type of electronic asset (a certificate) in an anonymous

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manner, so that the user cannot be tracked. The assertion in the office action that Goldschlag teaches an exchange certificate is not supported by the reference, as the Goldschlag "certificate" actually corresponds to an electronic asset (such as a pre-paid card), not the exchange certificate of the invention, which, as described in the specification, is not actually an asset, but only provides the ability to obtain an electronic asset in exchange for its submittal.

Accordingly, Goldschlag does not teach an issuing means for issuing both an exchange certificate and an electronic asset which is exchanged for an exchange certificate. Neither does Goldschalg suggest that the electronic asset is transmitted at a predetermined date and time. Instead, Goldschlag teaches that its electronic asset (the certificate) can be validated and used for payments, and then a new certificate is issued if not all of the assets of the original certificate were depleted (see, for example, col. 4, lines 45-64). No exchange certificate is used, as each Goldschlag certificate itself becomes a new electronic asset. Thus, Goldschlag does not teach the issuance of both an electronic asset and an exchange certificate. And like Williams, the Goldschlag electronic asset is not issued at a predetermined date and time, but is a real-time operation. Accordingly, the combination of Williams with Goldschalg does not teach all of the elements of claim 1, and thus that claim is patentable over the references.

Claim 3 describes an exchange certificate being exchanged for an electronic asset (lines 9-10). Claim 14 describes the submittal of a receipt certificate being used to trigger the issuing (i.e., exchange) of a corresponding electronic asset (lines 10-15). Claim 23, as amended, recites an "an exchange step of exchanging the exchange certificate for electronic asset corresponding to the exchange certificate" (lines 6-7). Claim 25 recites an "issuance step of issuing an exchange certificate capable of being exchanged for the electronic asset" (lines 9-11). Claim 31 recites "al electronic asset issuance step of issuing the electronic asset corresponding to [a previously submitted] receipt certificate" (lines 13-15 & 20-21). Claim 39 recites "issuance

means which, after the settlement processing means has settled the charge, issues an exchange certificate verifying a user's right to receive the electronic asset and which also issues the electronic asset corresponding to an exchange certificate" (lines 5-8). Claim 41 describes an exchange certificate being submitted to a server and an electronic asset being transmitted as a result (lines 12-15). Claim 42 describes a receipt certificate being submitted to a server and an electronic asset being issued and transmitted as a result (lines 10-16). Claim 43, as amended, describes an issuance means issuing both an exchange certificate and an electronic asset (lines 3-5). Claim 45 describes an exchange certificate being exchanged for an electronic asset (lines 6-14). Claim 46 recites "issuance means issues the electronic asset corresponding to the [a previously submitted receipt certificate (lines 11-12 & 14-15). As discussed in relation to claim 1, above, the cited references do not teach both an exchange certificate (or a receipt certificate) and an electronic asset, nor do the references teach that the certificate is exchanged for (or its submission triggers the issuance of) an electronic asset. Consequently, claims 1, 3, 14, 23, 25, 31, 39, 41, 42, 43, 45, and 46 are all patentable over the cited references. The remaining claims all depend, directly or indirectly, on one of these claims, and are thus also patentable over the references.

Claims 33-37 were rejected under 35 U.S.C. §103(a) as being unpatentable over Williams in view of Goldschlag in further view of Walker *et al.* (U.S. 6,240,396). For the following reasons, the rejection is respectfully traversed.

Walker does not overcome the shortcomings of Williams combined with Goldschlag identified above (i.e., Walker does not teach an exchange certificate being exchanged for an electronic asset), and thus this rejection is most considering the arguments provided above.

In consideration of the foregoing analysis, it is respectfully submitted that the present application is in a condition for allowance and notice to that effect is hereby requested. If it is

determined that the application is not in a condition for allowance, the examiner is invited to initiate a telephone interview with the undersigned attorney to expedite prosecution of the present application.

If there are any additional fees resulting from this communication, please charge same to our Deposit Account No. 16-0820, our Order No. 32410.

Respectfully submitted,

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## **CLAIM AMENDMENTS WITH EDITING MARKS:**

The claims have been amended in the following manner:

1	1. (amended) An electronic asset utilization system comprising:
2	a terminal which is connected to a communications network and outputs a signa
3	for instructing transmission of [a desired] an electronic asset on a predetermined date and
4	time;
5	issuance means for issuing an exchange certificate verifying a user's right to
6	receive the electronic asset, and also for issuing the electronic asset corresponding to the
7	exchange certificate; and
8	a server which is connected to the communications network and transmits the
9	[desired] electronic asset to the terminal or to another predetermined terminal on the
10	predetermined date and time.
1	2. (amended) The electronic asset utilization system as defined in claim 1,
2	wherein the server comprises
3	settlement processing means for settling a charge billed to the electronic asset
4	represented by the signal [;] , wherein said issuance means issues said exchange
5	certificate after the settlement processing means has settled the charge; and
6	[issuance means which, after the settlement processing means has settled the
7	charge, issues an exchange certificate verifying the user's right to receive the electronic
8	asset, and the electronic asset corresponding to the exchange certificate; and]
9	processing means which transmits the exchange certificate issued by the issuance
10	means to the terminal or to another predetermined terminal and transmits the electronic

asset, on the predetermined date and time, to the terminal to which the exchange certificate has been transmitted.

- 4. (amended) The electronic asset utilization system as defined in claim 3, wherein, in a case where the terminal is a portable mobile terminal, submission of an exchange certificate to the server and/or transmission of an electronic asset to the terminal that has submitted the exchange certificate are carried out by way of a stationary terminal which can exchange data with the terminal [and is disposed to be stationary].
- 5. (amended) The electronic asset utilization system as defined in [any one of claims 2,] claim 3 [, and 4], wherein the exchange certificate comprises settlement information indicating that the charge billed to the electronic asset has already been settled, and status information indicating that the corresponding electronic asset has not yet been received.

- 7. (amended) The electronic asset utilization system as defined in claim 6, wherein, in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even though the expiration date [is at hand] has nearly arrived, the processing means sends, to the terminal to which the exchange certificate has been transmitted, a message indicating that the expiration date [is very close at hand] has nearly arrived.
- 8. (amended) The electronic asset utilization system as defined in claim 6 [or 7], wherein, in a case where the exchange certificate has not yet been exchanged for the

electronic asset corresponding to the exchange certificate even when the expiration date [is close at hand] has nearly arrived, the processing means issues to the terminal to which the exchange certificate has been transmitted a request for downloading the electronic asset or forcibly transmits the electronic asset corresponding to the exchange certificate to the terminal.

9. (amended) The electronic asset utilization system as defined in [any one of claims] claim 6 [, 7, and 8], wherein the server has past-due processing means, and in the event that the exchange certificate still has not been exchanged for a corresponding electronic asset even after lapse of the expiration date of the exchange certificate, the past-due processing means sends, to the terminal to which the exchange certificate has been transmitted, a message indicating that the expiration date has passed and a request for downloading the electronic asset, or forcedly transmits the electronic asset.

- 10. (amended) The electronic asset utilization system as defined in [any one of claims 7, 8, and 9] claim 6, wherein the past-due processing means issues to the terminal to which the exchange certificate has been transmitted a request for deleting or invoking the expired exchange certificate.
- 11. (amended) The electronic asset utilization system as defined in [any one of claims 7, 8, 9, and 48] <u>claim 6</u> wherein, upon receipt of the message or the download request from the server, the terminal indicates, on a display section, the message or details of the download request and/or details of the exchange certificate.

- 12. (amended) The electronic asset utilization system as defined in [any one of claims 7, 8, 9, 11, and 48] claim 6 wherein, upon receipt of the message or the download request from the server, the terminal issues voice notification indicating receipt of the message or the download request.
- 13. (amended) The electronic asset utilization system as defined in claim [10] 6, wherein, upon receipt of a request for deleting or invoking the expired exchange certificate from the past-due processing means, the terminal deletes or invokes the exchange certificate.

## 14. (amended) An electronic asset utilization system comprising:

a terminal which is connected to a communications network and outputs a signal for requesting booking of a desired electronic asset; and

a server which is connected to the communications network and comprises issuance means for issuing a receipt certificate verifying booking of a desired electronic asset represented by the signal, processing means for transmitting the receipt certificate issued by the issuance means to the terminal or to another predetermined terminal, and settlement processing means for settling a charge billed to the electronic asset corresponding to the receipt certificate, wherein,

in a case where the receipt certificate is submitted to the server by way of the communications network, after the settlement processing means has settled the charge billed to the electronic asset corresponding to the receipt certificate in accordance with requirements described on the receipt certificate, the issuance means issues the electronic asset corresponding to the receipt certificate and the processing means transmits the

- [thus-issued] electronic asset to the terminal that has submitted the receipt certificate.
- 1 16. (amended) The electronic asset utilization system as defined in claim 14 [or 2 15], wherein the receipt certificate contains information about the booked electronic asset and information about the receipt certificate.
  - 17. (amended) The electronic asset utilization system as defined in claim 16, wherein an expiration date is set for the receipt certificate such that the electronic asset can be received [on time] before its expiration.

Claim 20 has been cancelled.

- 22. (amended) The electronic asset utilization system as defined in [any one of claims] claim 1 [through 21], wherein the server has electronic asset status management means for managing the date and the time of issuance [status] of the electronic asset, the effective term of the electronic asset, whether there is the exchange certificate or not, and the effective term of the exchange certificate,
- wherein the electronic asset is issued by the issuance means, and

  wherein the exchange certificate is managed correspondingly to the electronic

  asset.
- 23. (amended) An electronic asset utilization method using an electronic asset utilization system having a terminal connected to a communications network and a server connected to the communications network, the method comprising:

4	an issuance step of issuing an exchange certificate venifying a user's right to
5	receive an electronic asset,
6	an exchange step of exchanging the exchange certificate for electronic asset
7	corresponding to the exchange certificate:
8	an instruction step of instructing the server to transmit a desired electronic asset
9	on a predetermined date and time; and
10	an electronic asset transmission step of transmitting the desired electronic asset
11	to the terminal or to another predetermined terminal on the predetermined date and time,
12	in accordance with the instruction.
1	24. (amended) The electronic asset utilization method as defined in claim 23,
2	further comprising:
3	a settlement step of settling a charge billed to the electronic asset instructed in the
4	instruction step; and
5	[an issuance step of issuing an exchange certificate verifying the user's right to
6	receive the electronic asset, and the electronic asset corresponding to the exchange
7	certificate; and] and
8	an exchange certificate transmission step of transmitting to the terminal or
9	another predetermined terminal the exchange certificate issued in the issuance step,
10	wherein in the electronic asset transmission step the electronic asset is transmitted to the
11	terminal to which the exchange certificate has been transmitted.
1	26. (amended) The electronic asset utilization method as defined in claim 25,

wherein, in a case where the terminal is a portable mobile terminal, in the exchange

certificate submission step and/or the electronic asset transmission step submission of an exchange certificate and/or transmission of the electronic asset are carried out by way of a stationary terminal which is connected to the communications network, can exchange data with the terminal [, and is disposed to be stationary].

30. (amended) The electronic asset utilization method as defined in claim [28 or] 29, further comprising a download request step or a forcibly transmit step of, in a case where the exchange certificate still has not been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date is close at hand, issuing to the terminal to which the exchange certificate has been transmitted a request for downloading the electronic asset or forcibly transmitting the electronic asset corresponding to the exchange certificate to the terminal.

## Claims 31 and 32 have been cancelled.

38. (amended) The electronic asset utilization method as defined in any one of claims 23, 24, 25, and 26 [, 31, 33, and 34], further comprising a retransmission step of, in [the] an event that transmission of the issued electronic asset, exchange certificate, or receipt certificate has failed in the electronic asset transmission step, the electronic asset forced transmission step, the exchange certificate transmission step, or the receipt certificate transmission step, retransmitting the electronic asset, the exchange certificate, or the receipt certificate.

39. (amended) A server which is connected to a terminal by way of a

communications network and which transmits a desired electronic asset to the terminal or another predetermined terminal on a predetermined date and time in accordance with an instruction signal issued from the terminal for transmitting the desired electronic asset on the predetermined date and time, said server comprising issuance means which, after the settlement processing means has settled the charge, issues an exchange certificate verifying a user's right to receive the electronic asset, and which also issues the electronic asset corresponding to an exchange certificate.

40. (amended) The server as defined in claim 39, further comprising:

settlement processing means for settling a charge billed to the electronic asset represented by the signal; and

[issuance means which, after the settlement processing means has settled the charge, issues an exchange certificate verifying the user's right to receive the electronic asset, and the electronic asset corresponding to the exchange certificate; and]

processing means which transmits to the terminal or another predetermined terminal the exchange certificate issued by the issuance means and transmits the electronic asset, on the predetermined date and time, to the terminal to which the exchange certificate has been transmitted.

41. (amended) A server connected to a terminal by way of a communications network, the server comprising:

settlement processing means for settling a charge billed to a desired electronic asset represented by the signal, in accordance with a request signal issued by the terminal for purchasing the electronic asset;

issuance means for issuing an exchange certificate capable of being exchanged for the electronic asset, and also for issuing the electronic [ticket] asset corresponding to the exchange certificate after the settlement processing means has settled the charge; and

processing means for transmitting the exchange certificate issued by the issuance means to the terminal or another predetermined terminal, wherein,

when an exchange certificate is submitted to the server by way of the communications network, the processing means transmits, to the terminal that has submitted the exchange certificate, an electronic asset corresponding to the exchange certificate.

42. (amended) A server connected to a terminal by way of a communications network, the server comprising:

issuance means for issuing a receipt certificate verifying booking of a desired electronic asset represented by the signal, in accordance with a request signal issued by the terminal for booking the desired electronic asset;

processing means for transmitting to the terminal or another predetermined terminal the receipt certificate issued by the issuance means;

settlement processing means for settling a charge billed to the electronic asset corresponding to the receipt certificate, wherein,

in a case where the receipt certificate is submitted to the server by way of the communications network, after the settlement processing means has settled the charge billed to the electronic asset corresponding to the receipt certificate in accordance with requirements described on the receipt certificate, the issuance means issues the electronic

4	asset corresponding to the receipt certificate and the processing means transmits the
15	[thus-issued] electronic asset to the terminal that has submitted the receipt certificate.
1	43. (amended) A server apparatus for use with an electronic asset utilization
2	system comprising:
3	issuance means which issues an exchange certificate verifying a user's right to
4	receive the electronic asset, and which also issues an electronic asset corresponding to
5	the exchange certificate;
6	a terminal which is connected to a communications network and outputs a signal
7	for instructing transmission of a desired electronic asset on a predetermined date and
8	time; and
9	a server which is connected to the communications network and transmits the
10	desired electronic asset to the terminal or another predetermined terminal on the
11	predetermined date and time.
1	44. (amended) The server apparatus as defined in claim 43, wherein the server
2	apparatus comprises
3	settlement processing means for settling a charge billed to the electronic asset
4	represented by the signal [;], wherein said issuance means issues the exchange certificate
5	after the settlement processing means has settled the charge; and
6	[issuance means which, after the settlement processing means has settled the
7	charge, issues an exchange certificate verifying the user's right to receive the electronic
8	asset, and the electronic asset corresponding to the exchange certificate; and]

processing means which transmits to the terminal or another predetermined

terminal the exchange certificate issued by the issuance means and transmits the electronic asset, on the predetermined date and time, to the terminal to which the exchange certificate has been transmitted.

46. (amended) A server apparatus for use with an electronic asset utilization system comprising:

a terminal which is connected to a communications network and outputs a signal for requesting booking of a desired electronic asset; and

a server which is connected to the communications network and comprises issuance means for issuing a receipt certificate verifying booking of a desired electronic asset represented by the signal, processing means for transmitting to the terminal or another predetermined terminal the receipt certificate issued by the issuance means, and settlement processing means for settling a charge billed to the electronic asset corresponding to the receipt certificate, wherein,

in a case where the receipt certificate is submitted to the server by way of the communications network, after the settlement processing means has settled the charge billed to the electronic asset corresponding to the receipt certificate in accordance with requirements described on the receipt certificate, the issuance means issues the electronic asset corresponding to the receipt certificate and the processing means transmits the [thus-issued] electronic asset to the terminal that has submitted the receipt certificate.

47. (amended) A computer-readable recording medium on which there is recorded a program for causing a computer to execute an electronic asset utilization method as defined in any one of claims 23 through [38] 26, 33, and 34.

48. (amended) The electronic asset utilization system as defined in claim 6, wherein, in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date [is close at hand] has nearly arrived, the processing means sends, to the terminal to which the exchange certificate has been transmitted, a message indicating that the expiration date [is close at hand] has nearly arrived, and

in a case where the exchange certificate has not yet been exchanged for the electronic asset corresponding to the exchange certificate even when the expiration date is [very close at hand] imminent, the processing means issues to the terminal to which the exchange certificate has been transmitted a request for downloading the electronic asset or forcibly transmits the electronic asset corresponding to the exchange certificate to the terminal.

53. (amended) The electronic asset utilization method as defined in claim 36, further comprising third message sending step for sending to the terminal to which the receipt certificate has been transmitted, a message indicating that the expiration date [is close at hand] has nearly arrived, in a case where the receipt certificate has not yet been exchanged for the electronic asset corresponding to the receipt certificate even when the expiration date [is close at hand] has nearly arrived.